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PATENT
ATTY. DOCKET NO. MPS/30DV3

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : George W. Landry Art Unit: 2162
Serial No. : 09/859,615 Examiner:
Filed : May 16, 2001
For : SYSTEM AND METHOD FOR PAYING BILLS AND OTHER
OBLIGATIONS INCLUDING SELECTIVE PAYOR AND PAYEE
CONTROLS

Assistant Commissioner of Patents
Washington, DC 20231

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INFORMATION DISCLOSURE STATEMENT

Applicant submits the references listed on the attached form PTO 1449, copies of which are not enclosed.

Under 35 USC 120, this application relies on the earlier filing date of application serial number application Serial No. 09/332,846, filed June 14, 1999, now allowed, which is a divisional of Serial No. 08/889,606, filed July 8, 1997, now U.S. Patent 5,956,700, which is a divisional of application Serial No. 08/253,364, file June 3, 1994, now U.S. Patent 5,649,117. The references were submitted to and/or cited by the Office in the prior applications and, therefore, are not provided in this application.

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail, postage prepaid in an envelope addressed to: Assistant Commissioner of Patents, Washington, D.C. 20231 on:

August 24, 2001

Thomas W. Humphrey
Reg. No. 34,353

This statement is being filed before the receipt of a first Office action on the merits.

If any petition for extension of time is necessary to accompany this communication, please consider this paper a petition for such an extension of time, and apply the appropriate extension of time fee to Deposit Account 23-3000. If any other charges or credits are necessary to complete this communication, please apply them to Deposit Account 23-3000.

Respectfully submitted,



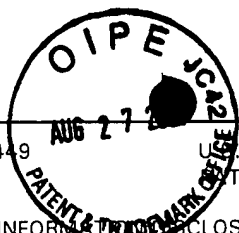
Thomas W. Humphrey
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SUBSTITUTE FORM PTO-1449 (MODIFIED)										U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE										ATTY. DOCKET NO. MPS/30DV3										SERIAL NO. 09/859,615																			
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)										(37 CFR 1.98(b))										APPLICANT George W. Landry										FILING DATE May 16, 2001										GROUP 2162									
U.S. PATENT DOCUMENTS																																																	
EXAMINER INITIAL				PATENT NUMBER								ISSUE DATE		PATENTEE								CLASS		SUBCLASS		FILING DATE IF APPROPRIATE																							
		A.A		4	4	8	4	3	0	4	11/84		Anderson et al.								395		329		10/81																								
		A.B		4	7	9	9	1	5	6	1/89		Shavit et al.								364		401		10/86																								
		A.C		4	8	2	3	2	6	4	4/89		Deming								364		408		5/86																								
		A.D		5	1	1	1	3	9	5	5/92		Smith et al.								395		245		11/89																								
		A.E		5	1	2	1	9	4	5	6/92		Thomson								283		58		8/90																								
		A.F		5	2	2	0	5	0	1	6/93		Lawlor et al.								380		24		12/89																								
		A.G		5	2	2	2	0	1	8	6/93		Sharpe et al.								364		406		10/88																								
		A.H		5	2	8	3	8	2	9	2/94		Anderson								380		24		10/92																								
		A.I		5	3	8	3	1	1	3	1/95		Kight et al.								395		240																										
		A.J		5	4	6	5	2	0	6	11/95		Hilt et al.								395		240		11/93																								
		A.K		5	4	8	3	4	4	5	1/96		Pickering								395		240		10/93																								
FOREIGN PATENTS OR PUBLISHED FOREIGN PATENT APPLICATIONS																																																	
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OTHER DOCUMENTS (Including Author, Title, Date, Place of Publication)																																																	
		A.R		Automated Bill Payment Programs, <u>STOP Paying Your Bills by Mail or in Person</u> , Sales Flyer and Enrollment Form, date unknown																																													
		A.S		Michigan Automated Clearing House Association, <u>Join the Automatic Bill Payment Plan</u> , Sales Flyer and Enrollment Form, 2/97																																													
		A.T		Moore, Linda K.S., <u>European Electronic Overview</u> , Consumer Bill Payments Update '92; 4/22/92																																													
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EXAMINER: Initial if citation considered, whether or not in conformance. Draw line through citation only if not in conformance <u>and</u> not considered. Include a copy of this form with next communication to applicant.																																																	

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	B.A	5	6	4	9	1	1	7	7/97	Landry	395	240	6/94
	B.B	5	6	5	9	5	9	7	8/97	Bareis et al.			
	B.C	5	6	9	9	5	2	8	12/97	Hogan	705	40	
	B.D	5	8	3	2	4	6	0	11/98	Bednar et al.	705	40	
	B.E	5	8	5	5	0	0	3	12/98	Ladden et al.			
	B.F	5	9	3	0	7	0	0	7/99	Pepper et al.			
	B.G	5	9	5	6	7	0	0	9/99	Landry	705	40	
	B.H												
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	B.N						
	B.O						
	B.P						
	B.Q						

OTHER DOCUMENTS (Including Author, Title, Date, Place of Publication)

	B.R	White, George C., <u>Consumer Bill Payments "Front End" Overview</u> , Consumer Bill Payments Update '92; 4/22/92					
	B.S	Manelski, Dr. Denis, <u>Bill & Pay Minitell</u> , Consumer Bill Payments Update '92; 4/22/92					
	B.T	Pence, Daniel M., <u>TV Answer Bill Paying</u> , Consumer Bill Payments Update '92; 4/22/92					

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	C.P						
	C.Q						

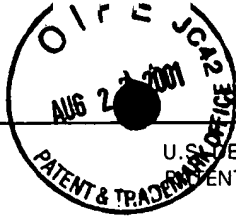
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	C.R	Backus, John C., <u>ScanFone by US Order</u> , Consumer Bill Payments Update '92; 4/22/92
	C.S	Mile, Paul J., <u>Screenphone to ATM Networks Online Resources</u> , Consumer Bill Payments Update '92; 4/22/92
	C.T	Pope, Dennis J., <u>"Back End" Options to Merchants</u> , Consumer Bill Payments Update '92; 4/22/92

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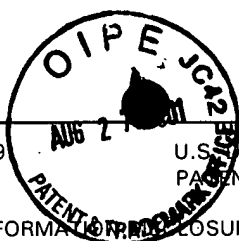
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	D.R	White, George C., <u>Bill Payment Initiation from Retail Stores</u> , Consumer Bill Payments Update '92; 4/22/92					
	D.S	Sgambati, Glen P., <u>Bill Payment Consolidation Service</u> , Consumer Bill Payments Update '92; 4/22/92					
	D.T	Passaro, Victor, <u>Citibank Enhanced Telephone</u> , Consumer Bill Payments Update '92; 4/22/92					

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	E.R.	White, George C., <u>Electronic Payments Commentary</u> , Consumer Bill Payments Update '92; 4/22/92
	E.S.	Shipley, Chris, <u>"I Threw Away My Checkbook"</u> , PC Computing, Nov. 1990
	E.T.	Dialog Reference File 16 #04476226, <u>Well, Compass Add Wrinkles</u> , American Banker, p. 6, June 25, 1996

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